

**Repeat-PAEB, RepeatPACER, DISMISSED, APPEAL**

**U.S. Bankruptcy Court  
Eastern District of Pennsylvania (Philadelphia)  
Bankruptcy Petition #: 23-12202-pmm**

*Assigned to:* Judge Patricia M. Mayer  
Chapter 13  
Voluntary  
Asset

*Date filed:* 07/25/2023  
*Debtor dismissed:* 05/07/2024  
*Joint debtor dismissed:* 05/07/2024  
*Deadline for filing claims:* 10/03/2023  
*Deadline for filing claims (govt.):* 01/22/2024

*Debtor disposition:* Dismissed for Other Reason  
*Joint debtor disposition:* Dismissed for Other Reason

***Debtor***

**Michael Patrick Creedon**  
4 Saljon Ct  
Maple Glen, PA 19002-3012  
MONTGOMERY-PA  
SSN / ITIN: xxx-xx-2310

represented by **MICHAEL A. CIBIK**  
Cibik Law, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102  
215-735-1060  
Email: [help@cibiklaw.com](mailto:help@cibiklaw.com)

***Joint Debtor***

**Regina Anne Creedon**  
4 Saljon Ct  
Maple Glen, PA 19002-3012  
MONTGOMERY-PA  
SSN / ITIN: xxx-xx-8131

represented by **MICHAEL A. CIBIK**  
(See above for address)

***Trustee***

**KENNETH E. WEST**  
Office of the Chapter 13 Standing Trustee  
1234 Market Street – Suite 1813  
Philadelphia, PA 19107  
215-627-1377

represented by **KENNETH E. WEST**  
Office of the Chapter 13 Standing Trustee  
1234 Market Street – Suite 1813  
Philadelphia, PA 19107  
215-627-1377  
Fax : 215-627-6299  
Email: [ecfemails@ph13trustee.com](mailto:ecfemails@ph13trustee.com)

***U.S. Trustee***

**United States Trustee**  
Office of United States Trustee  
Robert N.C. Nix Federal Building  
900 Market Street  
Suite 320  
Philadelphia, PA 19107  
(215)597-4411

Filing Date	#		Docket Text
06/23/2024		<u>93</u>	<b>**CORRECT ENTRY**</b> Third Amended Appellant Designation of Contents For Inclusion in Record On Appeal Filed by Michael I. Assad . Appellee designation due by 7/8/2024. Transmission of Designation Due by 7/23/2024. (S., Antoinette) (Entered: 06/24/2024)

08/28/2024	<u>100</u>	Transcript regarding Hearing Held on 8-23-23 (6 pgs RELIABLE) The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, call the Clerk's Office] (related document(s) <u>19</u> , <u>20</u> ). Notice of Intent to Request Redaction Deadline Due By 9/4/2024. Redaction Request Due By 9/18/2024. Redacted Transcript Submission Due By 9/30/2024. Transcript access will be restricted through 11/26/2024. (Caruso, Christopher) (Entered: 08/28/2024)
08/28/2024	<u>101</u>	Transcript regarding Hearing Held on 12-12-23 (4 pgs RELIABLE) The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, call the Clerk's Office] (related document(s) <u>32</u> ). Notice of Intent to Request Redaction Deadline Due By 9/4/2024. Redaction Request Due By 9/18/2024. Redacted Transcript Submission Due By 9/30/2024. Transcript access will be restricted through 11/26/2024. (Caruso, Christopher) (Entered: 08/28/2024)
08/28/2024	<u>102</u>	Transcript regarding Hearing Held on 1-23-24 (5 pgs RELIABLE) The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, call the Clerk's Office] (related document(s) <u>43</u> , <u>45</u> , <u>44</u> ). Notice of Intent to Request Redaction Deadline Due By 9/4/2024. Redaction Request Due By 9/18/2024. Redacted Transcript Submission Due By 9/30/2024. Transcript access will be restricted through 11/26/2024. (Caruso, Christopher) (Entered: 08/28/2024)
08/28/2024	<u>103</u>	Transcript regarding Hearing Held 2-13-24 (5 pgs RELIABLE) The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, call the Clerk's Office] (related document(s) <u>51</u> , <u>50</u> ). Notice of Intent to Request Redaction Deadline Due By 9/4/2024. Redaction Request Due By 9/18/2024. Redacted Transcript Submission Due By 9/30/2024. Transcript access will be restricted through 11/26/2024. (Caruso, Christopher) (Entered: 08/28/2024)
08/28/2024	<u>104</u>	Transcript regarding Hearing Held on 3-26-24 (4 pgs RELIABLE) The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, call the Clerk's Office] (related document(s) <u>54</u> , <u>52</u> , <u>53</u> ). Notice of Intent to Request Redaction Deadline Due By 9/4/2024. Redaction Request Due By 9/18/2024. Redacted Transcript Submission Due By 9/30/2024. Transcript access will be restricted through 11/26/2024. (Caruso, Christopher) (Entered: 08/28/2024)
08/28/2024	<u>105</u>	Transcript regarding Hearing Held 5-7-24 (4 pgs RELIABLE) The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, call the Clerk's Office] (related document(s) <u>63</u> , <u>62</u> ). Notice of Intent to Request Redaction Deadline Due By 9/4/2024. Redaction Request Due By 9/18/2024. Redacted Transcript Submission Due By 9/30/2024. Transcript access will be restricted through 11/26/2024. (Caruso, Christopher) (Entered: 08/28/2024)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

Michael Patrick Creedon,  
Regina Anne Creedon,

*Debtors.*

Case No. 23-12202-pmm  
Chapter 13

**Third Amended Designation of Record on Appeal**

Appellant Michael I. Assad hereby requests that the following docket entries be included in the record of the appeal noticed at ECF No. 69 on June 15, 2024.

<b>Date</b>	<b>Docket No.</b>	<b>Description</b>
07/25/2023	1	Chapter 13 Voluntary Petition for Individual
08/17/2023	14	Schedules, Statements, and Other Documents
08/17/2023	15	Means Test
08/17/2023	16	Chapter 13 Plan
08/18/2023	17	Amended Motion to Extend Automatic Stay
08/23/2023	19	Objection to Confirmation of Plan
08/23/2023	20	Hearing on Motion to Extend Automatic Stay <i>Transcript Requested at Docket No. 87</i>
11/24/2023	27	Motion for Relief from Stay
11/30/2023	29	Objection to Motion for Relief
12/19/2023	30	Motion to Dismiss
12/12/2023	32	Confirmation Hearing <i>Transcript Requested at Docket No. 87</i>
01/19/2024	39	Stipulation of Settlement
01/23/2024	41	First Amended Chapter 13 Plan
01/23/2024	43	Pre-Confirmation Certification
01/23/2024	44	Continued Confirmation Hearing <i>Transcript Requested at Docket No. 87</i>

Date	Docket No.	Description
01/23/2024	45	Hearing on Motion to Dismiss <i>Transcript Requested at Docket No. 87</i>
02/08/2024	47	Amended Schedule J
02/12/2024	48	Second Amended Chapter 13 Plan
02/13/2024	49	Praecipe to Withdraw Objection
02/13/2024	50	Continued Confirmation Hearing <i>Transcript Requested at Docket No. 87</i>
02/13/2024	51	Continued Hearing on Motion to Dismiss <i>Transcript Requested at Docket No. 87</i>
03/26/2024	52	Continued Confirmation Hearing <i>Transcript Requested at Docket No. 87</i>
03/26/2024	54	Order Denying Confirmation of Chapter 13 Plan
03/27/2024	55	Amended Motion to Dismiss Case
05/07/2024	62	Hearing on Motion to Dismiss <i>Transcript Requested at Docket No. 87</i>
05/07/2024	63	Order Granting Amended Motion to Dismiss Case
05/21/2024	65	Application for Compensation
06/05/2024	66	Certificate of No Response
06/10/2024	67	Order Granting in part, Denying in part Application For Compensation

Date: June 23, 2024

CIBIK LAW, P.C.  
Attorney for Appellant

By: 

Mike Assad (#330937)  
1500 Walnut Street, Suite 900  
Philadelphia, PA 19102  
215-735-1060  
help@cibiklaw.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13  
MICHAEL PATRICK CREEDON and Case No. 23-12202-PMM  
REGINA ANNE CREEDON,  
Debtors. Courtroom 1  
900 Market Street  
Philadelphia, PA 19107  
Wednesday, August 23, 2023  
1:01 p.m.

TRANSCRIPT OF HEARING  
BEFORE THE HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE

APPEARANCES:

For the Debtors: Michael I. Assad, Esquire  
CIBIK LAW, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, Pennsylvania 19102

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Recorded by: Christopher Caruso, ECRO  
Transcription Service: Reliable  
1007 N. Orange Street  
Wilmington, Delaware 19801  
Telephone: (302) 654-8080  
E-Mail: [gmatthews@reliable-co.com](mailto:gmatthews@reliable-co.com)

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MOTIONS:

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Agenda

Item 1: Motion to Extend Automatic Stay Filed by  
Michael Patrick Creedon, Regina Anne Creedon

3

Court's Ruling:

5

Transcriptionist's Certificate

6

1 (Proceedings commenced at 1:01 p.m.)

2 THE CLERK: The Bankruptcy Court is now in  
3 session.

4 THE COURT: Okay. I think we have just two  
5 matters. The first one is Creedon, Michael and Regina.

6 MR. ASSAD: Good afternoon. Michael Assad, on  
7 behalf of the debtors, Michael and Regina Creedon.

8 The debtors have filed this motion to extend the  
9 automatic stay. They had one prior case over the past year;  
10 it was filed (indiscernible) and dismissed in February of  
11 2023 for failure to make plan payments.

12 Since then there, have been a change in financial  
13 circumstances. The debtor is now working in his own law firm  
14 and has a more (indiscernible) stream of income. Both  
15 debtors -- both, the debtor and the joint debtor sitting here  
16 (indiscernible) their payments increase and their car has  
17 been paid off, which gives them a better situation to  
18 successfully reorganize.

19 THE COURT: Can I ask, so when I looked at the new  
20 schedules, the plan payment is roughly about what it was  
21 before -- a little bit more -- but the income for him, looks  
22 like it's (indiscernible), but there's no taxes that were  
23 itemized. Like, is there no taxes, or is still going to have  
24 to withhold in some way, because he's self-employed, so  
25 he's --

1 MR. ASSAD: He's self-employed. I don't -- no,  
2 he's not withholding them. That's not inclusive of the  
3 taxes, so he'll have to pay taxes next year.

4 THE COURT: Okay. So the 5164 is just less, like,  
5 writing a business expense; it's not less taxes?

6 MR. ASSAD: Right.

7 THE COURT: Right, okay.

8 I mean, part of the plan, I think, is to pay the  
9 IRS for other times that, perhaps, he wasn't withholding, so  
10 I guess that was my concern going forward, is that would he  
11 be able to make this \$3900 or \$3900-a-month plan payment and  
12 still be able to, presumably, do quarterly tax payments of  
13 some kind or deal with his taxes at the end of the year.  
14 That seems to be a possible issue for him.

15 MR. ASSAD: Yeah, I can discuss that with the  
16 debtor and get you your answer on that.

17 THE COURT: Well, I mean, I don't know. I mean,  
18 perhaps, this is just a feasibility issue more than anything,  
19 because, obviously, I guess, previously, it looks like -- I  
20 mean, the numbers are close. Previously, I think I showed  
21 \$5400 for him, gross, and now it shows \$5100.

22 So it's, arguably, not a big change in the  
23 circumstances, right?

24 MR. ASSAD: Yeah. So I understand that the Social  
25 Security payments have increased, too --



1 THE COURT: Okay.

2 MR. ASSAD: -- so there is that.

3 THE COURT: Okay. So there's a net increase?

4 MR. ASSAD: Yes.

5 THE COURT: Okay.

6 MR. ASSAD: It's not a large increase, but it is  
7 an increase, nonetheless.

8 THE COURT: Okay. And there's only one prior  
9 case, so, okay. We'll give you a shot on the order extending  
10 the stay.

11 What I would suggest for the future, perhaps, is  
12 to perhaps bring them in with you just in case.

13 MR. ASSAD: I can do that.

14 THE COURT: That way, if I have questions that  
15 maybe you can't answer, they can.

16 MR. ASSAD: Sure.

17 THE COURT: Okay. All right.

18 (Proceedings concluded at 1:04 p.m.)

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CERTIFICATION

I certify that the foregoing is a correct transcript from the electronic sound recording of the proceedings in the above-entitled matter to the best of my knowledge and ability.

/s/ William J. Garling

August 9, 2024

William J. Garling, CET-543  
Certified Court Transcriptionist  
For Reliable

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Michael Patrick Creedon and Regina Anne Creedon : Bankruptcy 23-12202-pmm  
Debtor(s)

***NOTICE OF FILING OF TRANSCRIPT  
AND OF DEADLINES RELATED TO RESTRICTION AND REDACTION***

A transcript of the proceeding held on August 23, 2023 was filed on August 28, 2024.

The following deadlines apply:

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For the Court

Date: 8/28/24

Timothy B. McGrath  
Clerk of Court

By: Christopher Caruso  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13  
MICHAEL PATRICK CREEDON and Case No. 23-12202-PMM  
REGINA ANNE CREEDON,  
Debtors. Courtroom 1  
900 Market Street  
Philadelphia, PA 19107  
Tuesday, December 12, 2023  
. . . . .

TRANSCRIPT OF HEARING  
BEFORE THE HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE

APPEARANCES:

For the Chapter 13  
Trustee: Jack K. Miller, Esquire  
OFFICE OF THE CHAPTER 13  
STANDING TRUSTEE  
1234 Market Street  
Suite 1813  
Philadelphia, Pennsylvania 19107

Electronically  
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1 (Proceedings commenced)

2 MR. MILLER: 99 is Michael and Regina Creedon.

3 The trustee requests a continuance until

4 January 23; that's 1/23/24.

5 (Proceedings concluded)

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August 9, 2024

William J. Garling, CET-543  
Certified Court Transcriptionist  
For Reliable

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Michael Patrick Creedon and Regina Anne Creedon : Bankruptcy 23-12202-pmm  
Debtor(s)

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For the Court

Date: 8/28/24

Timothy B. McGrath  
Clerk of Court

By: Christopher Caruso  
Deputy Clerk



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13  
MICHAEL PATRICK CREEDON and Case No. 23-12202-PMM  
REGINA ANNE CREEDON,  
Debtors. Courtroom 1  
900 Market Street  
Philadelphia, PA 19107  
Tuesday, January 23, 2024  
1:23 p.m.

TRANSCRIPT OF HEARING  
BEFORE THE HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE

APPEARANCES:

For the Debtors: Michael I. Assad, Esquire  
CIBIK LAW, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, Pennsylvania 19102

For the Chapter 13  
Trustee: Jack K. Miller, Esquire  
OFFICE OF THE CHAPTER 13  
STANDING TRUSTEE  
1234 Market Street  
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1 (Proceedings commenced at 2:23 p.m.)

2 THE COURT: Okay. And 51 and 52, Michael Patrick  
3 Creedon and Regina Anne, confirmation hearing and motion to  
4 dismiss case.

5 MR. ASSAD: Mike Assad for the debtors.

6 THE COURT: Okay. I think this is a 100 percent  
7 plan, but it was just filed yest- -- it may be today.

8 Was it filed today?

9 MR. ASSAD: Yes, it was filed today. There was a  
10 delay in filing an amended plan because we were waiting on a  
11 stipulation to be approved, with respect to the motion for  
12 relief, and that was entered yesterday, and so the amended  
13 plan has been filed, accordingly.

14 THE COURT: Okay. Jack, do you have any issues  
15 with the new plan or have you not even seen it?

16 MR. MILLER: I have not reviewed or seen the  
17 amended plan, so I can't --

18 THE COURT: Okay.

19 MR. MILLER: I'll leave this to the Court.

20 THE COURT: Why don't we give it a short  
21 continuance. Since it's a 100 percent plan, it's not going  
22 to be an issue for service.

23 But do you want to move it to --

24 MR. MILLER: 3/12 would be good -- March 12th?

25 THE COURT: Do we need that much time?

1 MR. MILLER: No, but whatever date is good with  
2 the Court.

3 The arrears -- the debts are here, Judge; the  
4 arrears are over \$230,000.

5 THE COURT: Really? But I --

6 MR. MILLER: Counsel, is that correct?

7 MR. ASSAD: The mortgage is, yes.

8 THE COURT: Okay.

9 MR. MILLER: But, again, I'm not sure how the plan  
10 addresses that.

11 THE COURT: All right. Mr. Assad, what would you  
12 prefer? Do you want a March date or do you want it sooner?

13 MR. ASSAD: A sooner date would be best if there's  
14 enough time for the trustee and the Court to review  
15 everything.

16 THE COURT: All right. Why don't we put it on for  
17 the 13th of February, which I think is my next date, right --

18 MR. MILLER: Yes.

19 THE COURT: -- February 13th?

20 MR. ASSAD: That works for me.

21 THE COURT: I think that gives everybody enough  
22 time, hopefully.

23 MR. MILLER: Very well.

24 MR. ASSAD: Thank you.

25 (Proceedings concluded at 2:25 p.m.)

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/s/ William J. Garling

August 9, 2024

William J. Garling, CET-543  
Certified Court Transcriptionist  
For Reliable

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Michael Patrick Creedon and Regina Anne Creedon : Bankruptcy 23-12202-pmm  
Debtor(s)

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For the Court

Date: 8/28/24

Timothy B. McGrath  
Clerk of Court

By: Christopher Caruso  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13  
MICHAEL PATRICK CREEDON and Case No. 23-12202-PMM  
REGINA ANNE CREEDON,  
Debtors. Courtroom 1  
900 Market Street  
Philadelphia, PA 19107  
Tuesday, February 13, 2024  
1:19 p.m.

TRANSCRIPT OF HEARING  
BEFORE THE HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE

APPEARANCES:

For the Debtors: Michael I. Assad, Esquire  
CIBIK LAW, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, Pennsylvania 19102

For the Chapter 13  
Trustee: Jack K. Miller, Esquire  
OFFICE OF THE CHAPTER 13  
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1 (Proceedings commenced at 1:19 p.m.)

2 MR. MILLER: 42 is Michael and Regina Creedon.

3 THE CLERK: 42 and 43.

4 MR. MILLER: 42 and 43, yes, Creedon.

5 Is Michael or Regina Creedon on the call, or  
6 counsel, Michael Cibik?

7 MR. ASSAD: Mike Assad for the debtors.

8 MR. MILLER: Okay. We're going to deny  
9 confirmation and withdraw the motion to dismiss, which would  
10 give you a little time to take action or file a new plan, if  
11 that works for you?

12 MR. ASSAD: We did file a plan yesterday, which I  
13 think will resolve the issue, but I understand it needs time  
14 for service and we are waiting for the debtors to sign  
15 amended schedules.

16 MR. MILLER: I didn't see the plan filed  
17 yesterday.

18 MR. ASSAD: Yeah, I know it was late. I'm sorry.

19 MR. MILLER: I need a minute here.

20 (Pause)

21 MR. MILLER: So, In the Matter of Creedon, the  
22 trustee can ask that confirmation be continued, then, until  
23 March 26; that's 3/26.

24 MR. ASSAD: Yep.

25 MR. MILLER: And, Sara, there's also a motion to

1 dismiss, correct?

2 We can withdraw the motion to dismiss.

3 THE CLERK: Okay.

4 MR. ASSAD: Thank you.

5 (Proceedings concluded at 1:22 p.m.)

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CERTIFICATION

I certify that the foregoing is a correct transcript from the electronic sound recording of the proceedings in the above-entitled matter to the best of my knowledge and ability.

/s/ William J. Garling

August 9, 2024

William J. Garling, CET-543  
Certified Court Transcriptionist  
For Reliable

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Michael Patrick Creedon and Regina Anne Creedon : Bankruptcy 23-12202-pmm  
Debtor(s)

***NOTICE OF FILING OF TRANSCRIPT  
AND OF DEADLINES RELATED TO RESTRICTION AND REDACTION***

A transcript of the proceeding held on February 13, 2024 was filed on August 28, 2024.

The following deadlines apply:

The parties have until 9/4/24 (seven (7) calendar days from the date of filing of the transcript) to file with the court a Notice of Intent to request Redaction of this transcript. The deadline for filing a request for redaction is 9/18/24 (21 days from the date of filing of the transcript).

If a Request for redaction is filed, the redacted transcript is due 9/30/24 (31 days from the date of filing of the transcript).

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To review the transcript for redaction purposes, you may purchase a copy from the transcriber (contact the court for contact information) or you may view the document at the clerk's office public terminal.

For the Court

Date: 8/28/24

Timothy B. McGrath  
Clerk of Court

By: Christopher Caruso  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13  
MICHAEL PATRICK CREEDON and Case No. 23-12202-PMM  
REGINA ANNE CREEDON,  
Debtors. Courtroom 1  
900 Market Street  
Philadelphia, PA 19107  
Tuesday, March 26, 2024  
1:19 p.m.

TRANSCRIPT OF HEARING  
BEFORE THE HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE

APPEARANCES:

For the Debtors: Michael I. Assad, Esquire  
CIBIK LAW, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, Pennsylvania 19102

For the Chapter 13  
Trustee: Jack K. Miller, Esquire  
OFFICE OF THE CHAPTER 13  
STANDING TRUSTEE  
1234 Market Street  
Suite 1813  
Philadelphia, Pennsylvania 19107

Electronically  
Recorded by: Christopher Caruso, ECRO  
Transcription Service: Reliable  
1007 N. Orange Street  
Wilmington, Delaware 19801  
Telephone: (302) 654-8080  
E-Mail: [gmatthews@reliable-co.com](mailto:gmatthews@reliable-co.com)

Proceedings recorded by electronic sound recording,  
transcript produced by transcription service.

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1 (Proceedings commenced at 1:13 p.m.)

2 MR. MILLER: 31, Michael and Regina Creedon?

3 MR. ASSAD: Mike Assad for the debtors.

4 MR. MILLER: We're going to deny confirmation,  
5 unless you have an objection.

6 MR. ASSAD: No defense to denial of confirmation.  
7 Unfortunately, it doesn't look like the case is really going  
8 anywhere.

9 MR. MILLER: So in the matter of Creedon, the  
10 trustee asks that confirmation be denied.

11 Thank you, Counsel.

12 MR. ASSAD: Thank you.

13 (Proceedings concluded at 1:13 p.m.)  
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/s/ William J. Garling

August 9, 2024

William J. Garling, CET-543  
Certified Court Transcriptionist  
For Reliable



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Michael Patrick Creedon and Regina Anne Creedon : Bankruptcy 23-12202-pmm  
Debtor(s)

***NOTICE OF FILING OF TRANSCRIPT  
AND OF DEADLINES RELATED TO RESTRICTION AND REDACTION***

A transcript of the proceeding held on March 26, 2024 was filed on August 28, 2024.

The following deadlines apply:

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For the Court

Date: 8/28/24

Timothy B. McGrath  
Clerk of Court

By: Christopher Caruso  
Deputy Clerk

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Chapter 13  
MICHAEL PATRICK CREEDON and Case No. 23-12202-PMM  
REGINA ANNE CREEDON,  
Debtors. Courtroom 1  
900 Market Street  
Philadelphia, PA 19107  
Tuesday, May 7, 2024  
1:19 p.m.

TRANSCRIPT OF HEARING  
BEFORE THE HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE

APPEARANCES:

For the Debtors: Michael I. Assad, Esquire  
CIBIK LAW, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, Pennsylvania 19102

For the Chapter 13  
Trustee: Jack K. Miller, Esquire  
OFFICE OF THE CHAPTER 13  
STANDING TRUSTEE  
1234 Market Street  
Suite 1813  
Philadelphia, Pennsylvania 19107

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1 (Proceedings commenced at 1:10 p.m.)

2 MR. MILLER: 27, In the matter of Michael and  
3 Regina Creedon.

4 Is Michael Patrick Creedon on the call or Regina  
5 Anne Creedon?

6 (No verbal response)

7 MR. MILLER: Counsel, any objection to dismissal?

8 MR. ASSAD: No, but we do request that  
9 jurisdiction be retained and we've filed a proposed order.

10 MR. MILLER: So, in the matter of Creedon, the  
11 trustee asks that the case be dismissed.

12 Counsel has also asked that the Court will retain  
13 jurisdiction, so we're going to dismiss the case with the  
14 retention of jurisdiction.

15 Thank you, Counsel.

16 MR. ASSAD: Thank you.

17 (Proceedings concluded at 1:11 p.m.)

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/s/ William J. Garling

August 9, 2024

William J. Garling, CET-543  
Certified Court Transcriptionist  
For Reliable

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: : Chapter 13

Michael Patrick Creedon and Regina Anne Creedon : Bankruptcy 23-12202-pmm  
Debtor(s)

***NOTICE OF FILING OF TRANSCRIPT  
AND OF DEADLINES RELATED TO RESTRICTION AND REDACTION***

A transcript of the proceeding held on May 7, 2024 was filed on August 28, 2024.

The following deadlines apply:

The parties have until 9/4/24 (seven (7) calendar days from the date of filing of the transcript) to file with the court a Notice of Intent to request Redaction of this transcript. The deadline for filing a request for redaction is 9/18/24 (21 days from the date of filing of the transcript).

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Date: 8/28/24

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